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*A Guide to  
Montana's Economic Development and  
Business Development Programs*



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## FORWARD

The following pages summarize a sampling of economic development programs provided by the State of Montana and U.S. government agencies. For more detailed information about these programs and other sources that are available, please contact:

Economic Development Division  
Small Business Development Center  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4780

In compiling this Guide, the Montana Department of Commerce has included a broad overview of basic information highlighting sources of financial and technical assistance available within State, Federal and University System programs. The contact person listed with each program can also provide more specific information about individual programs.

\*\*\*\*\*

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## **PART ONE: MONTANA DEPARTMENT OF COMMERCE PROGRAMS**

### ***Small Business Development Center***

The Montana Department of Commerce and the U.S. Small Business Administration (SBA) jointly fund the Montana Small Business Development Center (SBDC). The Montana SBDC's primary goal is to increase business profits and employment in Montana by assisting in small business firms' start-up and expansion. The SBDC accomplishes this objective by providing businesses with training, technical assistance, and information through its statewide network of SBDC service centers (listed in the Appendix). The service centers operate as partnerships between the Montana SBDC and regional host organizations. This statewide approach to business development improves the effectiveness and efficiency of both state and local business assistance efforts.

The Small Business Development Center offers several specific technical assistance programs to aid Montana's small businesses. SBDC centers are located in Billings, Bozeman, Butte, Havre, Kalispell, Missoula and Sidney (see map, Appendix).

**Contact:**      ***Gene Marcille***  
***Small Business Development Center***  
***Economic Development Division***  
***Montana Department of Commerce***  
***1424 Ninth Avenue***  
***Helena, MT 59620***  
***(406) 444-4780***

### ***Business Information Systems (BIS and Computer Systems Support)***

The BIS is a 24-hour electronic bulletin board accessible without charge to anyone with a personal computer, a modem, and communications software. The BIS posts economic, demographic, and business data, including state and federal government bid solicitations, SBIR solicitations, business software, and population, income and employment statistics for Montana cities and counties. In the fall of 1994, the BIS will be accessible through the State Bulletin Board.

Computer systems support staff provide assistance to small businesses on computerization, such as system requirements, hardware and software purchasing and operation (including computerized accounting), and management information systems. In addition, staff can provide clients with computerized searches for detailed market and industry information.

**Contact:**      ***David Elenbaas***  
***(406) 444-2463***  
***(406) 444-4457 (BIS)***

### ***Licensing Information and Business Advocacy***

The Licensing Information and Business Advocacy office provides prospective business owners with assistance and information on state and local licensing requirements for starting and operating a business. The office also acts as an advocate for small businesses, helping them resolve questions, complaints, or problems they may encounter in their dealings with state and local government.

**Contact:**      ***Rebecca Baumann***  
***(406) 444-4109***

### ***Small Business Assistance Program***

The Montana Department of Health and Environmental Sciences' Air Quality Bureau and the Montana Department of Commerce's Small Business Development Center have established a Small Business Assistance program to help small businesses comply with the regulations of the Federal Clean Air Act Amendments of 1990. A variety of small businesses, including dry cleaners, printing shops, and gasoline stations, will need to apply for permits with the Air Quality Bureau as a result of the new laws.

The Clean Air Act Amendments require the Air Quality Bureau to issue emission permits to those small businesses which produce between 10 and 25 tons per year of hazardous air pollutants. Each business affected by the new regulations will need to provide the Bureau with detailed information about the amount and types of its emissions and its methods of monitoring and control.

Contact: **Mark Lambrecht**  
(406) 444-2960

#### **Informational Publications**

In order to inform the public and promote Montana businesses to audiences both inside and outside the state, the SBDC produces and distributes several informational publications.

- \* The *Montana Manufacturers Directory* (\$25.00) includes names, addresses, and other information about firms offering goods or services in Montana.
- \* The *Montana Business Licensing Handbook* lists by department and business type the licenses and permits required to conduct business in Montana.
- \* The *Montana Exporters Guide* (\$5.00) provides in-depth technical advice for businesses entering the international market.
- \* The *Made in Montana Products Directory* catalogs products sold by firms across Montana and provides contact information.
- \* The "Business Finance Under the Big Sky" brochure summarizes several public and private financing programs available to Montana businesses.
- \* The "Montana Statewide Business Training Calendar" (free, published in the SBDC newsletter, which will be available in late 1994 or early 1995) lists upcoming business training events around the state.

Contact: **Karen Elliott**  
(406) 444-4780

#### **Made in Montana Program**

The Made in Montana program works to elevate the status of Montana-made products in the marketplace and to educate Montanans about the diversity of products manufactured in their state. Manufacturers of products having at least 50 percent of their value added in Montana may order full-color Made in Montana logos, decals, and hang-tags for display on their goods.

Contact: **Rebecca Baumann**  
(406) 444-4392

#### **Regional Development**

Under the Regional Development program, the state is divided into five regions (see map, Appendix) with a Regional Development Officer (RDO) assigned to each area. Based at the Department of Commerce office in Helena, the RDOs travel throughout their regions, maintaining contact with local leaders and development organizations, chambers, businesses and other entities to assist in development of local economies. The program serves as an access point to all Commerce Department, and other business and community development resources.

Through the Regional Development program, businesses receive individual consulting and group training about financial analysis, financial planning, loan packaging, state and private capital sources, and business tax incentives. The program also works with communities, businesses, and financial institutions to encourage them to use various public-sector programs. These may include Community Development Block Grants, Economic Development Administration loans and grants, Small Business Administration loan guarantees, the Montana Board of Investments' in-state investment funds, Montana Science and Technology Alliance assistance, and the Microbusiness Finance program.

*Contact:* **Gary Faulkner (NE Montana)**  
Economic Development Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-2832

**Gary Morehouse (SW Montana)**  
Economic Development Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3146

**Karen Howard (N Central Montana)**  
Economic Development Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4358

**Jerry Tavegia (NW Montana)**  
Economic Development Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4378

**Gary Mariegard (SE Montana)**  
Economic Development Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4855

**Alene Gorecki, Administrative Assistant**  
Economic Development Division  
Montana Department of Commerce  
1424 9th Avenue  
Helena, MT 59620  
(406) 444-3814

#### Certified Communities Program

The Certified Communities program helps local governments and local development groups organize and maintain their community economic development efforts. This program guides cities, towns, counties, and tribal governments (see map, Appendix) in preparing community assessments and action plans. It also assists in designing and implementing business recruitment and business development programs. For further information about Certified Communities, contact the RDO in the region of interest. The 46 Certified Communities (see map, Appendix) form a network that can provide information about local development efforts, community profiles and strategic plans, inventories of buildings and property, and expansion and relocation prospects. For a detailed list of Certified Communities and local contacts, call Alene Gorecki or the RDO serving the region of interest.

#### *Regional Development Officers*

*Contact:* **Gary Faulkner**  
(406) 444-2932

**Gary Morehouse**  
(406) 444-3146

**Karen Howard**  
(406) 444-4358

**Jerry Tavegia**  
(406) 444-4378

**Gary Mariegard**  
(406) 444-4855

**Alene Gorecki, Administrative Assistant**  
(406) 444-3814

#### Microbusiness Finance

Montana "micro" business companies with 10 or fewer employees and annual gross revenues under \$500,000 can receive loans of up to \$20,000 from twelve nonprofit regional Microbusiness Development Corporations (MBDCs) certified and funded by the Montana Department of Commerce. For a list of MBDCs, see the Appendix. This loan program is designed to fund economically sound business projects that, because of their small size, are unable to obtain regular commercial financing. Companies must provide a detailed, written business plan and may be required to participate in business training classes. In addition to financing, borrowers receive technical assistance and consulting to help assure their success.

*Contact:* **Lynn Robson**  
*Microbusiness Finance Officer*  
*Economic Development Division*  
*Montana Department of Commerce*  
*1424 Ninth Avenue*  
*Helena, MT 59620*  
*(406) 444-4325*

**CDBG Economic Development Program**

The Montana Department of Commerce's Economic Development Division administers the Community Development Block Grant (CDBG) Economic Development program funding for local development projects. Each year, this federally funded competitive grant program awards approximately \$1.3 million to Montana cities, towns, and counties for lending to private business projects. In deciding which projects to fund, the Department reviews applications from local governments and selects projects based on several criteria, including project feasibility, economic impact, and job creation for low-to-moderate income persons. The CDBG program also administers a \$1.14 million revolving loan fund consisting of Economic Development Administration (EDA) and CDBG funds.

*Contact:* **Terry Dimock**  
*CDBG/EDA*  
*Economic Development Division*  
*Montana Department of Commerce*  
*1424 Ninth Avenue*  
*Helena, MT 59620*  
*(406) 444-2787*

**Montana Capital Companies**

The Montana Department of Commerce administers certain provisions of the Montana Capital Companies Act. Montana Capital Companies with investment funds designed to provide the state's small businesses with private venture or equity capital are eligible for a 50 percent tax credit for establishing loan funds. The 52nd Legislature reserved all remaining tax credits for a single Montana Small Business Investment Company, which is currently in organization. This \$1.9 million in tax credits should result in \$3.8 million in private funds and at least \$1 million in SBA funds being invested in Montana's economy. For a list of Montana Capital Companies, see the Appendix.

*Contact:* **Judy Broadwater**  
*Montana Capital Companies*  
*Economic Development Division*  
*Montana Department of Commerce*  
*1424 Ninth Avenue*  
*Helena, MT 59620*  
*(406) 444-1759*

**International Trade Office**

The Department of Commerce's International Trade program works to increase Montana's export sales, international tourism, and inward investment. The program serves mainly small and medium-sized firms new to the international market. In essence, the International Trade program functions as a "matchmaker," providing contacts, research, market information, and cross-cultural and technical guidance to help Montana companies capitalize on foreign trade opportunities. In addition to its office in Kumamoto, Japan, the Department also maintains a Pacific Rim trade office in Taipei, Taiwan.

*Contact:* **Mark Bisom**  
*International Trade Office*  
*Economic Development Division*  
*Montana Department of Commerce*  
*1424 Ninth Avenue*  
*Helena, MT 59620*  
*(406) 444-4380*

**Census and Economic Information Center**

The Census and Economic Information Center (CEIC) maintains a specialized library and distributes demographic, economic, and business information to government entities, the business community, educational institutions, and the public. CEIC acts as the lead agency for the Montana State Data Center and Business/Industry Data Center programs and also serves as Montana's primary contact with the U.S. Census Bureau. Additionally, CEIC produces reports including demographics data on health, education, housing, and other economic and statistical indicators for Montana's counties.

*Contact:* **Census and Economic Information Center**  
*Economic Development Division*  
*Montana Department of Commerce*  
*1424 Ninth Avenue*  
*Helena, MT 59620*  
*(406) 444-2896; (406) 444-4214*

**Business Location and Recruitment**

The Business Location and Recruitment program publicizes and represents Montana to firms considering relocations or expansions in Montana. It also initiates and develops relations with target industries and individual firms, and prepares location data in response to inquiries. The program supplies information about such topics as taxation, labor supply and wages, vendor support, available sites and facilities, and state and local assistance programs. In performing its functions, the location office works closely with local development organizations attempting to recruit new firms.

*Contact:* **Rick Jones**  
*Business Location and Recruitment*  
*Economic Developments Division*  
*Montana Department of Commerce*  
*1424 9th Avenue*  
*Helena, MT 59620*  
*(406) 444-4187*

**Montana Ambassadors**

Organized as a private-sector organization of approximately 180 of the state's business and university leaders, the Montana Ambassadors program complements the Department of Commerce's business location, business retention, marketing, and Montana promotion efforts. The Ambassadors assist the Department with business recruitment projects, help Montana manufacturers market their products outside the state, and host foreign visitors and trade delegations. The program is funded by its members and staffed by the Department of Commerce.

*Contact:* **Alice Crum**  
*Director's Office*  
*Montana Department of Commerce*  
*1424 9th Avenue*  
*Helena, MT 59620*  
*(406) 444-3797*

### Montana Science and Technology Alliance

The Montana Science and Technology Alliance (MSTA) provides financing for entrepreneurial development aimed at revitalizing existing Montana industries and encouraging new ones. Though MSTA staff initially reviews investment opportunities, the gubernatorially appointed nine-member Montana Board of Science and Technology Development exercises final investment authority.

#### **Seed Capital Financing**

The Alliance's Seed Capital Financing program provides funding for early-stage Montana entrepreneurial companies. The emphasis for funding is on technological companies, but other companies can receive financing as well. To receive MSTA financing, these businesses must meet the Board's investment criteria and have outstanding commercial potential for achieving significant growth, benefiting the state's economy, and providing a substantial return on the Board's investment. The Alliance may lend up to \$350,000 in a single financing round, and up to a maximum of \$750,000 to any one company over time. The MSTA structures all financing as loans with interest rates set at a level providing a reasonable return on investment.

#### **Research and Development Financing**

To further accelerate technological development in Montana, 1991 legislation authorized the MSTA to manage an additional \$5.1 million of the Coal Severance Tax Trust Fund for a Research and Development Loan program. These funds will support various research and development activities in the state.

#### **Small Business Innovative Research Funding**

Together with MSTA, Montana State University's University Technical Assistance Program (UTAP) and Montana's Small Business Development Center (SBDC) network assist businesses in applying for Small Business Innovative Research (SBIR) funding. Federal agencies award SBIR funds on a competitive basis to qualifying small businesses capable of developing products the agencies need. Through SBIR, both the agencies and business benefit, and the program potentially opens the door to future commercialization. Companies interested in SBIR funding may obtain various program solicitations from the Alliance and all SBDC offices.

*Contact:*      **Executive Director**  
*Montana Science and Technology Alliance*  
*Montana Department of Commerce*  
46 North Last Chance Gulch, Suite 2B  
Helena, MT 59620  
(406) 449-2778

### Board of Investments

The Montana Board of Investments' (BOI) Office of Development Finance administers a series of programs to help small businesses obtain attractive capital financing. Though these programs all operate with different eligibility criteria, their primary objective is to make long-term, fixed-rate financing available to small Montana businesses. To accomplish this goal, the Board actively purchases qualified residential and commercial Montana mortgages from approved sellers and servicers, acquires the guaranteed portion of Small Business Administration (SBA) and Farmers Home Administration (FmHA) loans from Montana financial institutions, and buys certificates of deposit from qualified Montana financial institutions. However, the Board is a development agency, not a bank or venture capital company. Its responsibility is to strengthen and diversify Montana's economy through prudent investments in qualifying state businesses.

#### **Coal Tax Loans**

BOI uses funds from the Montana Coal Severance Tax Trust Fund to finance approved Montana financial institutions' loans to small businesses of up to \$12.4 million per case. The Board seeks loan projects that will have a long-term benefit to the Montana economy.

### **Federally Guaranteed Loan**

Through the BOI Federally Guaranteed Loan program, a financial institution with a federal guarantee on a fixed-rate loan to a BOI-eligible business may sell the loan's guaranteed portion to BOI at a pre-established rate. This arrangement benefits both borrowers and financial institutions. Although businesses must meet its eligibility requirements, BOI usually indirectly funds most types of business loans qualifying for a federal guarantee.

### **Economic Development Linked Deposit**

Under the Economic Development Linked Deposit program, BOI places a secured, long-term deposit with an approved financial institution; the institution then uses the deposit to finance a corresponding fixed-rate loan to a specific BOI-eligible borrower. In doing so, the institution "links" the borrower's rate on the supported loan to the Board's return on its deposit. Although BOI assumes no risk on the underlying business project, the financial institution is assured of a specific "spread" on its funds for the loan's duration. In other words, this program removes the financial institution's interest-rate risk in making a fixed-rate loan. Financial institutions may use funds from this program to lend money for working capital, interim construction, inventory, site development, machinery, equipment, and building.

### **Business Loan Participation**

The BOI Business Loan Participation program, which institutions may use to finance commercial, multi-family, or SBA 504 loans, also provides borrowers with long-term funds at an attractive, fixed interest rate. The program allows approved Montana financial institutions to "sell" up to 80 percent of an eligible business loan to the BOI. In essence, the Board then owns a participation interest in both the financing and security of an approved commercial loan serviced by the originating financial institution. Through this program, financial institutions benefit in many ways.

### **SBA 504 Loan Participation**

Under the SBA 504 Loan Participation program, the Board may purchase up to 80 percent of an approved financial institution's first mortgage on a Small Business Administration 504 Loan. This program has the same terms and rates as the Business Loan Participation program.

### **Intermediate Term Capital Program (INTERCAP)**

BOI has short-term, interim financing loans for equipment, construction, repair, and expansion of water and wastewater systems. Applicants include local governments, water/sewer districts, and schools. The minimum loan is \$4,000, while the maximum is \$500,000.

With all coal tax loan programs, the Board will reduce the interest rate on its share of the loan by .05 percent (up to a maximum reduction of 2.50 percent) for every qualified job a borrower creates.

*Contact:*

*Robert M. Pancich  
Assistant Investment Officer  
Montana Board of Investments  
Office of Development Finance  
555 Fuller Avenue  
Helena, MT 59620-0125  
(406) 442-0001*

### **Montana Health Facility Authority**

The Montana Health Facility Authority (MHFA) issues revenue bonds or notes to finance or refinance projects involving construction, renovation, or equipment purchases for public or private non-profit health care programs. The MHFA lends its bond proceeds to participating health care facilities at interest rates below those offered by taxable commercial lending institutions, thereby substantially containing the facilities' costs. In some instances, however, the MHFA includes commercial lending institutions in the financing to provide credit

enhancement. The MHFA may issue its notes and bonds, which are not general obligations of the state, to a single entity or to several participating health care facilities. Eligible health facilities may include hospitals, clinics, nursing homes, centers for the developmentally disabled, or a variety of other facilities as defined in 50-5-101, MCA.

*Contact:* **Jerry R. Hoover, Administrator**  
*Montana Health Facility Authority*  
555 Fuller Avenue  
Helena, MT 59620  
(406) 444-5435

#### **Local Government Assistance Division**

The Local Government Assistance Division, of the Montana Department of Commerce, provides technical and financial assistance to units of local government, grants and administers federal housing, economic development and public-works funds, and insures local political subdivisions' financial compliance. It also provides administrative support to the Montana Coal Board and the Montana Hard Rock Mining Impact Board.

*Contact:* **Newell B. Anderson, Administrator**  
*Local Government Assistance Division*  
*Montana Department of Commerce*  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3757

#### **Community Development Block Grant**

The Division administers approximately \$5 million of the federally-funded Community Development Block Grant (CDBG) Public Works program. Under this competitive grant program, the Division awards Montana cities, towns, and counties funds to assist them with housing and public-facility projects designed to benefit principally low- and moderate-income persons or families. The grant competition for housing/public-facility projects occurs in the fall of each year.

*Contact:* **Gus Byrom**  
*Local Government Assistance Division*  
(406) 444-3757

#### **County Land Planning Grant**

The County Land Planning Grant program allocates .50 percent of total coal tax revenues to county governments for land planning purposes. Counties may then distribute the funds to local planning boards (including city planning boards) for a variety of local land-use planning activities.

*Contact:* **Robb McCracken**  
*Local Government Assistance Division*  
(406) 444-3757

#### **Community Technical Assistance Program**

The Community Technical Assistance (CTAP) program offers five key services:

- \* Provides local government officials, planning boards, development groups, and the private sector with technical assistance in three areas: community planning, land development, and public-works financing;
- \* Guides local governments and developers on land surveying laws and procedures;
- \* Administers the County Land Planning Grant program (described in Part One);
- \* Assists applicants for Community Development Block Grants;

- \* Assists the Governor's Office with community development problems having statewide impact.

Each year, the CTAP staff respond to hundreds of requests for one-on-one technical assistance. For example, the staff has helped many community groups, cities, and counties locate and package grants and loans for infrastructure projects such as senior citizen centers, water systems, parks, and community centers. CTAP has also developed a custom grant and loan computer database to help Montanans locate public-works grants and other financing. The staff routinely assist planners, developers, surveyors and attorneys with land development and surveying problems. CTAP also uses workshops, custom publications, and special projects to assist its clients.

*Contact:*      **Robb McCracken**  
                        (406) 444-3757

#### **Section 8 Existing Housing Assistance**

The Section 8 Existing Housing program works to provide rental assistance on behalf of lower income families and the elderly with decent, safe, and sanitary existing rental units. The program operates on a first-come, first-served basis statewide. However, because demand for HUD-authorized units for subsidy exceeds the available supply, the waiting list is extensive. In all instances, an applicant, once certified, must find a rental unit meeting HUD standards. The program then makes rental subsidies to the property owner on behalf of the tenant. Payments are based on unit rent and an established portion (30 percent) of the tenant's adjusted gross income.

*Contact:*      **George Warn**  
                        *Local Government Assistance Division*  
                        (406) 444-2804

#### **Local Impact Assistance**

Under the Local Impact Assistance program, the Montana Coal Board awards grants and loans to local governments forced to expand public services because of large scale development of coal mines and coal-using energy complexes. Funding choices are based on need, severity of coal impact, availability of funds, and the degree of local effort in finding matching funds.

*Contact:*      **Murdo Campbell**  
                        *Local Government Assistance Division*  
                        (406) 444-2400

#### **Hard Rock Mining Impact Board**

The Hard Rock Mining Impact Act of 1981 requires the developer of a proposed large-scale metalliferous mine to prepare a plan identifying the project's anticipated impacts on local government services, facilities, revenues, and expenditures. The impact plan must include a schedule specifying when and how the developer will meet any net increase in local government costs resulting from the project. The Hard Rock Mining Impact Board facilitates the Act's overall implementation and, through a formal hearing process, resolves any differences between the developer and the affected local governments concerning the impact plan. The Board also administers grant programs for alleviating the local impacts of mine or smelter closures.

*Contact:*      **Carol Ferguson**  
                        (406) 444-4478

### Montana Promotion Division

The Travel Montana program promotes the state domestically and internationally as a year-round vacation destination and location for filming motion pictures and TV commercials. Through its programs, the Division strives to increase the number and length of visits by nonresidents, thus generating revenues and jobs for Montana. As part of this effort, tourism staff work closely with other states and provinces, and the private sector to increase the scope of Montana's private tourism-related activities.

*Contact:*      **Matthew Cohn, Administrator**  
**Montana Promotion Division**  
**Montana Department of Commerce**  
**1424 Nish Avenue**  
**Helena, MT 59620**  
**(406) 444-2654**

### **Consumer Advertising**

The Consumer Advertising program favorably positions Montana's vacation opportunities in the minds of prospective travellers. The program targets several types of paid advertising toward the prime travel consumer, thus ensuring that they will consider Montana as a vacation destination. Specific promotions for each season emphasize special activities such as downhill skiing, snowmobiling, cross country skiing, fishing, etc. Additionally, "Invite-A-Friend" promotions encourage Montanans to invite their out-of-state friends and relatives to visit Montana. Travel Montana also cooperates with other state and Canadian provincial tourism offices and Montana's travel industry.

*Contact:*      **Georgia Maclean**  
**(406) 444-2654**

### **Consumer Services and Exhibiting**

The Consumer Services and Exhibiting program provides prospective visitors with travel planning information and literature about the state. Moreover, to complement the Division's consumer advertising efforts, the program also represents Montana at five selected consumer sport shows. Such representation allows staff to provide potential travelers with persuasive, on-site counseling.

*Contact:*      **Gail Brockbank**  
**(406) 444-2654**

### **Consumer Publications**

Consumer publications portray in an accurate, dynamic, and reader-friendly format the variety of vacation opportunities and attractions available in Montana. With the help of several guides, and other specialized publications, potential visitors can confidently choose Montana as their destination.

*Contact:*      **Donnie Sexton**  
**(406) 444-2654**

### **U.S. and Canadian Publicity**

The U.S. and Canadian Publicity program generates believable and effective exposure for Montana through editorial coverage in national magazines, television shows, and regional and local publications. Under the program, key travel and news media learn about Montana through a variety of sources, including publicity blitzes, writer-familiarization trips, video distribution, and news releases. Furthermore, in addition to receiving winter and summer calendars of events, writers, editors, and producers benefit from a number of other services.

*Contact:*      **Victor Bjornberg**  
**(406) 444-2654**

### **U.S. and Canadian Group Travel**

The U.S. and Canadian Group Travel program promotes Montana's group travel opportunities by marketing them directly to tour operators throughout the United States and Canada. The program stresses Montana's offerings not only as a final tour destination, but also as a scenic stopover for tours passing through the state. Through familiarization trips, trade shows, direct-mail campaigns, paid advertising, and personal contact, tour operators experience the year-round appeal of Montana activities ranging from sightseeing to river rafting to skiing. In addition, the program periodically holds group travel workshops to assist members of Montana's travel industry interested in working with the group travel trade.

**Contact:**      **MaryEtta Sodja**  
                  (406) 444-2654

### **Overseas Marketing**

The Overseas Marketing program aggressively promotes Montana to international travelers--particularly those from the United Kingdom, Germany, Japan, and Taiwan--as an attractive and hospitable U.S. vacation destination. By working with key international tour operators, wholesalers, and travel agencies, the program seeks to increase both group and individual travel to Montana and assists Montana suppliers with overseas marketing efforts. International travel trade shows, familiarization tours, paid advertising, brochures, videos, and personal contact are but a few of the means Travel Montana uses to accomplish these goals and add Montana to international travel itineraries. In cooperation with the Montana Department of Agriculture, the program also markets Montana's travel-related products and services to the travel trade in Japan and Taiwan.

**Contact:**      **Pam Gosink**  
                  (406) 444-2654

### **Convention Promotion**

The Convention Promotion program works to strengthen Montana's image among convention and meeting planners nationwide. In cooperation with the Montana Innkeepers Association and with input from convention and visitor bureaus, Travel Montana has designed a comprehensive program to promote meetings and conventions to Montana. Meeting planners nationwide will first receive a four-color image piece; those requesting further information will then get an invitation letter from the Governor and a *Montana Meeting Planners Guide*. Under the "Invite-A-Convention" campaign, a letter from the Governor encourages organizations to contact Travel Montana for a *Convention Kit* and *Convention Planning Guide*.

**Contact:**      **MaryEtta Sodja**  
                  (406) 444-2654

### **Industry Services**

The Industry Services program provides an array of administrative and support services to consumers and the Montana tourism industry. In particular, the program:

- \* Publishes the *Montana Travel Update* newsletter to increase in-state awareness of the value and impact of the travel industry;
- \* Uses Superhost training to provide an on-going comprehensive, community-based system for strengthening customer service and improving visitor information resources throughout the state; and
- \* Conducts the annual Governor's Conference on Tourism and Recreation, where industry representatives receive marketing tips and research results and participate in hands-on workshops.

In addition, the program oversees the disbursement of funds to Montana's certified tourism organizations. By law, part of the state's accommodations tax reverts back to six non-profit tourism regions and several qualifying cities to help them promote their areas as travel destinations or movie locations.

Contact: **Gail Brockbank**  
(406) 444-2654

#### Tourism Development

The Tourism Development program coordinates and facilitates cooperative efforts between federal and state agencies and Montana's private tourism industry. As part of its mission, the program provides the private sector with technical assistance on tourism issues and holds workshops to inform the private sector about new state and federal efforts relating to tourism in Montana. Additionally, Travel Montana is compiling an inventory of funding options available to private businesses and organizations. In the future, the program will continue efforts to improve Montana's system of state and community visitor information centers.

Contact: **Clint Blackwood**  
(406) 444-2654

#### Film Industry Promotion and Services

The Film Industry Promotion and Services program promotes Montana as a film location and works to build and sustain awareness of the state as a prime filming location. As part of their daily duties, the staff act as liaisons for studios and production companies interested in filming motion pictures and commercials in Montana. In addition to scouting locations and negotiating permits, film office personnel go on location with film crews to serve as consultants and offer technical expertise and assistance. The program also publishes a *Montana Production Guide*, which location scouts, producers, directors, and other interested parties use to plan their filming activities in Montana.

Contact: **Lonie Stimac**  
(406) 444-2654

### **PART TWO: OTHER STATE GOVERNMENT PROGRAMS**

#### **MONTANA DEPARTMENT OF ADMINISTRATION**

##### **State of Montana Purchasing Policies**

To enhance the state's economy, the Montana Legislature established specialized purchasing policies to aid small businesses and resident Montana firms.

##### **Small Business Procurement Set Asides**

The Montana Small Business purchasing Act of 1974 helps small businesses obtain a fair portion of state government purchases and contracts for supplies and services. The Act (Section 18-5-301-308, MCA) allows state agencies to designate specific commodities, equipment, or services as small business "set-asides" when they reasonably expect to receive bids from at least three small businesses able to fulfill the contract at a reasonable price. Agencies cannot, however, designate services from registered professionals (accountants, attorneys, architects, etc.) as set asides.

##### **Bidding Preferences**

The State of Montana offers "resident" Montana bidders (as defined in Section 18-1-103, MCA) a three-percent preference when bidding on state contracts. State law also provides a five-percent preference to vendors submitting bids for goods manufactured in Montana. To qualify for

these preferences, vendors must file completed "Bidder Affidavit" forms with the Procurement and Printing Division. If they wish to receive the five-percent preference, vendors must also certify their goods' Montana-made status with each bid they submit.

The Procurement and Printing Division determines each vendor's eligibility for a resident preference based on the information he or she provides. The Division collects this information on the vendor's "Bidders Affidavit" form as part of the registration process for placement on the central bidders list.

*Contact:*      ***Procurement & Printing Division***  
*Department of Administration*  
*Room 165, Mitchell Building*  
*Helena, MT 59620*  
*(406) 444-2575*

#### **MONTANA DEPARTMENT OF AGRICULTURE**

##### **Agricultural Finance Program**

The Agricultural Finance program provides rural youth (and rural youth organizations) with direct, lower-interest-rate financing for junior livestock and other agricultural business projects. The program also offers young farmers and ranchers small real estate, equipment, or operating loans, and finances Farmers Home Administration (FmHA) subordination loans for operating a farm. In addition, the program's Rural Assistance Loan program can provide up to \$25,000 per family to farmers and ranchers who have modest financial investments in agriculture and cannot qualify for commercial loans. Under this financing program, applicants may receive loans for up to 80 percent of the value of their secured property.

*Contact:*      ***Lee Boyer***  
*Agricultural Development Division*  
*Montana Department of Agriculture*  
*Sixth and Roberts*  
*Helena, MT 59620*  
*(406) 444-2402*

##### **Agricultural Assistance**

The Agricultural Assistance program offers financially distressed farmers and ranchers assistance and counseling in several areas: managing farm and ranch credit problems, avoiding or mitigating forced liquidation or farm bankruptcies and foreclosures, and coping with the financial stress of difficult agricultural conditions. Through this program, farmers and ranchers may receive assistance such as peer counseling, financial consulting, and debt mediation.

*Contact:*      ***Ralph Peck, Administrator***  
*Agricultural Development Division*  
*Department of Agriculture*  
*Sixth and Roberts*  
*Helena, MT 59620*  
*(406) 444-2402*

##### **Agricultural Marketing Assistance**

The Agricultural Marketing program helps Montana's agricultural producers, agribusinesses, and value-added processors develop and enhance foreign and domestic markets for the state's agricultural products. The program also studies and provides research assistance in transportation and product movement through the state, reports on crop and livestock statistics, and summarizes grain movement data.

### **Growth Through Agriculture**

The Montana Growth Through Agriculture Program (MGTA) is administered through the Montana Department of Agriculture by the Montana Agriculture Development Council, which provides program policy. Funds provided MGTA are used for:

- \* Foreign and domestic market-development activities;
- \* Agricultural technological research and transfer;
- \* Seed-capital loans for developing and commercializing new products and processes;
- \* Foreign trade office operations.

*Contact:*      ***G. Lee Boyer***  
*Rural Development Bureau*  
*(406) 444-2402*

### **MONTANA DEPARTMENT OF LABOR AND INDUSTRY**

#### **Job Training Partnership Act**

The Job Training Partnership Act (JTPA) funds employment training and education activities helping economically disadvantaged out-of-school youth with serious multiple barriers to employment by providing job training and other services that will result in increased employment and earnings, increased educational and occupational skills, and decreased welfare dependency. Services are provided to all target groups with special emphasis on youth who are deficient in basic skills, pregnant or parenting teens, youths with disabilities (including learning disabilities) homeless or run-away youths, youth offenders, and public assistance recipients. The services are provided to clients in all counties within each Montana Association of Counties (MACO) District. The primary focus of service to JTPA out-of-school youth participants is placement in permanent employment which enables economic self-sufficiency.

*Contact:*      ***John Lowney***  
*Job Service Division*  
*Montana Department of Labor and Industry*  
*P.O. Box 1728*  
*Helena, MT 59620*  
*(406) 444-1383*

#### **Vocational Technical Education**

The State of Montana offers public-secondary and post-secondary vocational-technical education for Montanans of all ages who want to develop their occupational skills. Various programs throughout the state train and retrain students who want to enter the job market with relevant basic skills, employees who want to maintain and upgrade their present abilities, and people who want to learn different skills in order to change careers. Depending on the situations, students may pursue full-time or part-time programs in communication, business, marketing, agriculture, health, electronics, mechanics, or food service. Because of the close working relationships instructors and administrators maintain with business and industry representatives, programs remain current and relevant so students can best prepare for a dynamic labor market.

*Contact:*      ***Jim Fitzpatrick, Executive Director***  
*Montana Council on Vocational Education*  
*Executive Management Building*  
*1228 11th Avenue*  
*Helena, MT 59620*  
*(406) 444-2964*

### Job Service Offices

The Job Service functions as the chief clearinghouse for State of Montana employment opportunities. It helps match employers with potential employees in private companies, and federal and local government positions as well. Among its programs, the Job Service provides counseling and testing for applicants, alien certification assistance, summer youth employment programs, and seminars for employers. Job Service offices are located throughout Montana. Locations are listed in the Appendix.

### MONTANA DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION

The Department of Natural Resources and Conservation (DNRC) administers several grant programs for projects to develop and protect water and other natural resources. The Legislature prioritizes these projects and appropriates funds for them.

#### **Reclamation and Development Grant**

The Reclamation and Development Grant funds projects that protect and restore the environment from damages caused by mineral development or that meet other crucial state needs. A maximum of \$300,000 is available per project. Other projects may qualify, however, if they enhance Montana's economy or develop, promote, protect, or otherwise further Montana's total environment and public interest. All projects are approved by the Legislature.

#### **Water Development Emergency Grant**

The Water Development Emergency Grant funds projects to avert or minimize damages that would be caused by delaying a water-development project. The DNRC staff review all applications, and the Department's Director then awards grants if funds are available.

#### **Clean Coal Technology Demonstration Fund**

DNRC provides state loan assistance for projects demonstrating promising new clean coal technologies. A project is defined as an activity employing effective and efficient methods of using coal to generate energy and resulting in substantially reduced pollutant emissions compared to the commercial methods of coal energy generation. All projects must be approved by the Legislature.

DNRC's Conservation and Resource Development Division has several Renewal Resource Grant and Loan Programs which are listed below:

#### **Governmental Entities**

The Conservation and Resources Development Division provides grants and loans limited to \$200,000 to governmental entities. Loans without grants are limited by a local government's ability to pay. Funding is available for all renewable resource projects including water systems, sewer systems, dam rehabilitation, stream stabilization, irrigation, agricultural chemical reduction and timber. The emphasis of this program is to protect and preserve Montana's renewable resources. All projects are approved by the Legislature.

#### **Emergency Grants**

The Conservation and Resource Development Division provides emergency grants to Governmental Entities. Emergency projects are renewable resource projects "that if delayed until legislative approval can be obtained, will cause substantial damages or legal liability to the project sponsor." All projects must be approved by the Department.

#### **Private Entities**

The Conservation and Resources Development Division provides grants and loans to private individuals, corporations and associations. Grant/loan combinations are limited to \$200,000. Grants may not be greater than 25 percent of project costs. Assistance is available for any water development project. Interest rates are dependent on market rates. Repayments are generally in annual installments and loans are secured by a Real Estate Mortgage.

## MONTANA DEPARTMENT OF REVENUE

Montana is one of very few states imposing neither a general sales tax nor a use tax. In addition to this favorable tax climate, Montana also offers specific tax incentives to aid businesses with start-up and expansion.

### Property Tax Incentives

- \* Local-option assessment reductions for new or expanding industries and for certain remodeling projects;
- \* State rate reductions for pollution control equipment, qualified new industries, and research and development firms;
- \* Exemptions for business incubators owned and operated by local economic development corporations;
- \* Exemptions for industrial parks owned and operated by local economic development corporations or port authorities;
- \* Exemptions for business inventories and freeport merchandise (merchandise produced outside Montana that is temporarily consigned to a Montana storage facility while in transit through the state).

### General Individual Income Tax and Corporation License Tax Incentives

- \* Corporation license tax wage credit for new or expanding manufacturing corporations producing a product new to Montana;
- \* Five-year exemption from corporation license tax for research and development firms organized to engage in business in Montana for the first time;
- \* Exemption from corporation license tax for domestic international sales corporations (DISCs);
- \* Exemption from individual income tax and corporation license tax for income received from investments in a small business investment company;
- \* Individual income tax and corporation license tax credits for investing in a certified Montana capital company.

### Natural Resource Related Tax Incentives

- \* Phase-down of coal severance tax rates;
- \* Reduced severance tax rates on new coal production for coal buyers who have not previously purchased from Montana producers or who purchase more, on average, than they did from 1983-1984 or during 1986;
- \* Twelve month net proceeds tax exemption for new oil and gas production;
- \* Reduced severance tax rates for natural gas stripper well production;
- \* Reduced severance tax rates for oil production from a tertiary project.

### Other Significant Tax Incentives

- \* Individual income tax or corporation license tax credits for investing in wind-powered electrical generating equipment;
- \* Individual income tax or corporation license tax deductions for expenditures on organic fertilizer produced and used in Montana;
- \* Individual income tax or corporation license tax deductions on income from the sale of land to beginning farmers at less than nine percent interest;
- \* Adjusted gross income for individual income tax does not include 40 percent of capital gains on the sale or exchange of capital assets before December 31, 1986.

*Contact:* **Larry Finch, Chief**  
*Research Bureau*  
*Department of Revenue*  
*Sam Mitchell Building, Room 476*  
*Helena, MT 59620*  
*444-3526*

#### **MONTANA DEPARTMENT OF TRANSPORTATION**

To enhance the State's public and private transportation efforts, the Montana Department of Transportation (MDT) offers a variety of transportation-related assistance programs.

##### **Disadvantaged Business Enterprise**

The Montana Department of Transportation maintains a Disadvantaged Business Enterprise (DBE) office that helps female-owned and minority-owned firms obtain at least 10 percent of Montana's federal-aid highway dollars. Licensed businesses may apply for and, if eligible, receive DBE certification. These businesses will be listed in the DBE Contractor Directory, which is sent to contractors, subcontractors, and other interested organizations. DBEs will then receive invitations to bid on federal-aid highway projects. Once contracts are awarded, the office monitors compliance to insure that the amounts paid to the DBEs and the work performed match the contract agreements.

*Contact:* **Misty Hammerbacker**  
*Civil Rights Bureau*  
*Montana Department of Transportation*  
*2701 Prospect Avenue*  
*Helena, MT 59620*  
*(406) 444-6337*

##### **Transit Division**

###### **Community Transportation Enhancement Program (CTEP)**

This program provides special federal highway funds for transportation enhancement projects in communities across Montana. Funds are allocated by a per capita formula to all 56 counties and incorporated places with populations of 1,000 or more. City and county commissioners are responsible for project selection and matching funds. In most cases, CTEP funds are administered by MDT and not sent directly to local governments. Eligible projects include bicycle/pedestrian facilities; landscaping; rehabilitation and operation of historic transportation buildings, structures or facilities; mitigation of water pollution due to highway runoff and projects in other transportation-related categories. All projects are approved by the Montana Highway Commission, and are designed and constructed to federal and state standards.

*Contact:* **Bill Cloud**  
*Montana Department of Transportation*  
*2701 Prospect Avenue*  
*P.O. Box 201001*  
*Helena, MT 59620-1001*  
*(406) 444-7646*

###### **Urban Highway System Construction Program**

Under this program federal and state funds are provided for construction and reconstruction projects on Urban Highway System routes in Montana's 14 urban areas. Funds are distributed by a per capita formula and projects are selected by local officials.

### **Urban Transportation Planning**

This program provides financial and staff assistance for transportation planning in Montana's 14 urban areas. This assistance includes funds for ongoing local planning responsibilities, such as travel forecast modeling and urban transportation plan development in Billings, Great Falls and Missoula.

*Contact:*

**Ross Tervo**  
Montana Department of Transportation  
(406) 444-6123

### **Save Our Secondaries Program**

The Save Our Secondaries (SOS) program provides state Reconstruction Trust Fund money for minor pavement preservation projects on Secondary Highway System roads throughout Montana. Projects are nominated by county commissions. The project selection, design and construction are the responsibility of MDT. SOS funds may be used only for projects such as overlays, and seal and covers (chip sealing) on paved secondary roads. Construction and reconstruction projects are not eligible for SOS funds.

### **Secondary Highway System Construction Program**

This program provides federal and state funds for construction and reconstruction projects on Secondary Highway System routes. Funds are allocated by formulas and project priorities are set by county commissions.

*Contact:*

**Bob Scherting**  
Montana Department of Transportation  
(406) 444-6110

### **Section 3 Capital Assistance**

This program provides capital for modernization, construction and extension of new fixed guideway systems, bus and bus-related equipment, and transportation construction projects in urban and non-urban areas.

### **Section 16 Capital Assistance**

Under this program, Section 16 FTS grants are provided to address transportation needs of the elderly and persons with disabilities where public transportation services are unavailable, insufficient or inappropriate. Eligible expenditures include rolling stock, communication equipment and computers. Agencies and organizations serving the elderly and/or disabled may apply for these grants.

### **Non-Urbanized Public Transportation**

Federal Transit Administration (FTA) funds are used to enhance access of residents in areas under 50,000 in population for health care, employment, public services and recreation, and education. Funds may be used for planning, capital improvements, operating expenses, and administrative assistance.

*Contact:*

**Janis Winston**  
Montana Department of Transportation  
(406) 444-4210

### **Planning Assistance Program**

These FTA funds assist urban and non-urban areas to plan, develop and improve public mass transportation systems. Eligible activities include planning, engineering, designing and evaluating of urban and non-urban mass transportation projects, and development of regional transportation plans and

other technical studies. Section 8 funds are allocated by MDT to Billings, Great Falls, and Missoula for planning. Section 25(A) (2) funds are used by MDT for regional and statewide planning activities.

#### Aeronautics Division

##### **Aeronautical Loan Program**

This program provides loans to local governments and state agencies for aeronautical purposes, including airport improvement.

##### **Aeronautical Grant Program**

Under this program, grants are provided to municipalities for airport development or improvement. It also provides navigational aids, safety improvements, weather reporting services, and other aeronautical services for Montana's airports, landing fields, and airways.

##### **Surplus Property Assistance Program**

This program assists community airport operators in locating and purchasing surplus airport and landing strip operation, and maintenance equipment. This allows communities to upgrade facilities and services at considerable savings.

**Contact:**      **Reg Meirhenry**  
                        *Montana Department of Transportation*  
                        (406) 444-2506

### **PART THREE; UNIVERSITY SYSTEM PROGRAMS**

#### **MONTANA STATE UNIVERSITY**

##### **University Technical Assistance Program**

Montana State University's University Technical Assistance Program (UTAP) provides technical, engineering, and managerial assistance to Montana manufacturers unable to hire professional consultants. Through such services, UTAP works to improve the health of Montana's businesses, thereby creating new jobs and improving Montana's economy.

##### **Short-term Technical Assistance**

UTAP assists eligible companies by transferring technological information and offering them technical assistance in a number of areas. In some cases, UTAP staff assist clients by providing them with on-site analysis and consultation, technical training, or in-house assistance for major problems. In other instances, UTAP may simply offer clients access to technical publications or refer them to other resources.

##### **Computerized Data Search**

Through its affiliation with NASA, UTAP has access to over 400 national databases and 300 government laboratories and research centers. UTAP uses these resources to help businesses work with research specialists to find the latest published information on technical problems. Remote-sensing and image-processing services are also available.

When published information is unavailable, firms may receive assistance from researchers in U.S. laboratories. These experts from across the nation have agreed to provide UTAP clients with information and/or discuss problems in their areas of interest.

By participating in this network of cooperation between the Federal government, university technical centers, and industry, UTAP hopes to transfer technology from NASA and other government laboratories to boost Montana industry's competitive edge. To offset the costs of offering this service, UTAP assesses cost-recovery fees for the assistance.

*Contact:* **Gloria Zimmer**  
Technical Services Coordinator  
University Technical Assistance Program  
402 Roberts Hall  
Montana State University  
Bozeman, MT 59717  
(406) 994-3812

**Montana State University Extension Service**

With its 53 county offices serving as statewide referral centers, the MSU Extension Service provides Montana businesses and communities with current, reliable information in the areas of agriculture, home economics, 4-H in Youth, and community development. The Service's community development program includes educational programs and materials on a number of subjects: community economic analysis, goal setting, program planning, organization maintenance, economic development strategy selection, and small and home-based business management for small and declining communities. The Extension Service also coordinates a six-part series of workshops on starting or expanding a business and provides video tapes on community economic development strategies and small business management.

*Contact:* **Dave Sharpe**  
Community Development Specialist  
Cooperative Extension Service  
409 Linfield Hall  
Montana State University  
Bozeman, MT 59717  
(406) 994-5608

**Rural Technical Assistance Program**

The Montana Rural Technical Assistance Program (RTAP) helps local Montana agencies improve their roads and bridges by sharing and disseminating technical information. In doing so, the program not only improves Montana's transportation system, but also helps promote efficient use of local agencies' scarce resources. A cooperative venture, RTAP receives funding from the Federal Highway Administration (through the Montana Department of Transportation), Montana State University, and a portion of Montana's gas tax revenues. The RTAP Transportation Center is located in the Department of Civil and Agricultural Engineering at Montana State University.

*Contact:* **John L. Hopkins**  
Department of Civil and Agricultural Engineering  
Montana State University  
Bozeman, MT 59717  
(406) 994-6100

**Center for Interfacial Microbial Processing Engineering**

The Center for Interfacial Microbial Process Engineering at Montana State University (MSU) conducts fundamental research, development, and testing for industry and government. Center personnel approach their work in a cross-disciplinary fashion, pursuing such diverse projects as those involving biological reactor engineering, fouling and corrosion, energy production from biomass, microbial processes at surfaces, water and wastewater treatment, resource recovery, and natural aquatic processes. The Center also offers various microbiological, biochemical, and chemical analytical services related to water and wastewater treatment, natural aquatic ecosystems, and biological reactor engineering. Additionally, the Center provides data processing, statistical analysis, and computer programming expertise to support sampling programs, process control, and testing activities. One of 18 National Science Foundation-funded (NSF) centers nationwide, MSU's facility is the only NSF Engineering Research Center working in the area of environmental engineering.

*Contact:*      *Center for Interfacial Microbial Process Engineering*  
                 *409 Cobleigh Hall*  
                 *Montana State University*  
                 *Bozeman, MT 59717-0398*  
                 *(406) 994-4770*

**Research and Development Institute, Inc.**

The Research and Development Institute is a non-profit corporation founded to assist Montana State University and its faculty in fulfilling their research mission. The institute accomplishes this task by obtaining private funding to support general and specific research at the university, and by making grants to support research projects. It also helps obtain research equipment, and assists in evaluating, patenting, and commercializing technology that university research helps develop.

*Contact:*      *Research and Development Institute, Inc.*  
                 *1711 West College*  
                 *Bozeman, MT 59715*  
                 *(406) 587-4479*

**UNIVERSITY OF MONTANA**

**Institute for Tourism and Recreation Research**

The Institute for Tourism and Recreation Research (ITRR) conducts research and offers continuing education programs in the areas of economic impact, marketing effectiveness, market development, visitor preferences, and outdoor recreation opportunities. The Montana Forest and Conservation Experiment Station at the University of Montana School of Forestry houses and administers the program.

*Contact:*      *Nancy Manning, Director*  
                 *Institute for Tourism and Recreation and Research*  
                 *University of Montana*  
                 *Missoula, MT 59812*  
                 *(406) 243-5686*

**Bureau of Business and Economic Research**

As the research branch of the University of Montana's (UM) School of Business Administration, the Bureau of Business and Economic Research serves the general public as well as business, labor, and government-by providing an understanding of the economic environment in which Montanans live and work. To fulfill this mission, the Bureau regularly participates in such activities as economic forecasting, forest product industry analysis, survey research, and data collection. Located on the UM Campus at Missoula, the Bureau has pursued research in business and economics for more than 30 years.

*Contact:*      *Paul E. Polzin*  
                 *Bureau of Business and Economic Research*  
                 *School of Business Administration*  
                 *University of Montana*  
                 *Missoula, MT 59812*  
                 *(406) 243-5113*

**Montana Forest and Conservation Experiment Station**

The Montana Forest and Conservation Experiment Station (MFCES) at the University of Montana School of Forestry conducts research and distributes information about the state's forests and related resources (wildlife, range, water and recreation). Additional research on all aspects of natural-resource management receives funding from grants, contracts, and cooperative agreements with private organizations and state and federal agencies.

*Contact:* **Sidney Frissell, Director**  
*Montana Forest & Conservation Experiment Station*  
*University of Montana*  
*Missoula, MT 59812*  
*(406) 243-4494*

**The Wilderness Institute**

With its file collection and computerized databases of Montana's wilderness areas and wild rivers, the University of Montana School of Forestry's Wilderness Institute serves as an information clearinghouse on the state's wilderness resources. The Institute uses the information to assist public and private organizations in evaluating wilderness resources, measuring wilderness use, and assessing the impact of humans on wilderness. The Wilderness Institute also sponsors educational programs, performs field studies, and conducts research.

*Contact:* **Bob Ream, Director**  
*The Wilderness Institute*  
*School of Forestry*  
*University of Montana*  
*Missoula, MT 59812*  
*(406) 243-5361*

**Montana Entrepreneurship Center**

The Montana Entrepreneurship Center (MEC) is a cooperative effort of the University of Montana (Missoula and Billings campuses) and Montana State University. The center maintains a comprehensive electronic database of public, private, and university resource programs, services, facilities, equipment, and expertise. Staff uses the data to link clients with appropriate resources and provide information to help clients prepare business, marketing, and financial plans. MEC also administers the Montana Private Capital Network, which introduces entrepreneurs to individual investors interested in financing early stage, existing Montana businesses.

*Contact:* **John Balsam, Regional Director**  
**Bob Campbell, Business Resource Director, Electronic Services**  
*Suite 204 McGill Hall*  
*University of Montana*  
*Missoula, MT 59812*  
*(406) 243-4009 (Phone) (406) 243-4030 (Fax)*

**MONTANA TECH OF THE UNIVERSITY OF MONTANA**

**Montana Bureau of Mines and Geology**

Montana Tech of the University of Montana's Bureau of Mines and Geology offers a program to assist operators of small mines. The Bureau provides technical information to anyone seeking information on water availability, ground water quality, mines and minerals, and energy resources.

*Contact:* **Dr. Edward T. Ruppel**  
*Montana Bureau of Mines and Geology*  
*West Park Street*  
*Bute, MT 59701*  
*(406) 496-4180*

**Montana Tech Research and Information Facilities**

As part of its mission, Montana Tech actively engages in all aspects of mining and minerals research. In order to pursue its own goals, assist Montana's businesses, and improve the state's economy, the school shares its resources, facilities, and findings with Montana's private industry.

### **Center for Excellence in Advanced Minerals and Hazardous Waste Processing**

The Minerals and Hazardous Waste Processing Center (MHWPC) works to stimulate the development and application of new and existing technologies for dealing with the problems of mineral-related hazardous wastes. To accomplish this goal, the MHWPC funds cooperative projects between industry and academic researchers, particularly those activities emphasizing recovery of mineral values from waste. Because adding value to Montana's natural resources is one of the primary objectives of its research operations, the Center encourages commercialization of the processes and technologies it develops.

### **Montana Tech Research Center**

Located in Butte's Industrial Park, the Montana Tech Research Center provides space and facilities for pilot-scale research and demonstration projects. Firms with mining, energy, waste technology, and biotechnology emphases currently use six research laboratories for collaborative efforts between industry and the college.

### **Montana Tech Patent Depository Center**

The Montana Tech Library hosts a regional U.S. Patent Depository Center that actively serves entrepreneurs and inventors from Montana, Wyoming, the Dakotas, and Canada. Currently, the Center assists the public in patent searches and in pursuing the patenting process. As it grows, however, the Center will also offer workshops and additional support services to individual inventors, technological research companies, patent attorneys, and others.

### **Montana Tech Government Document Depository**

As a designated partial depository for U.S. Government documents, the Montana Tech Library provides the most current government documentation of specific agency regulations, research findings, and other legislative and executive actions relevant to the school's mission. Start-up and established companies use these materials to assure their compliance with government guidelines and to remain current with nationally-based standards of technology development. The library also houses the Administrative Record File for Superfund Sites.

**Contact:**      *Dr. Samuel A. Worcester  
Associate Dean of Research and Graduate Studies  
Montana Tech of the University of Montana  
Butte, MT 59701  
(406) 496-4334*

## **WESTERN MONTANA COLLEGE OF THE UNIVERSITY OF MONTANA**

### **Western Montana College of the University of Montana Tourism and Recreation Program**

To help support Montana's tourism and commercial recreation industry, Western Montana College's (WMC) Tourism and Recreation program offers degree programs in this academic discipline. The program also provides informational resources such as library materials, professional workshops and seminars, extension courses, and advisement assistance. WMC's Business and Technology Division sponsors the program.

**Contact:**      *John W. Bailey  
Assistant Professor of Tourism and Recreation  
Western Montana College of the University of Montana  
710 South Atlantic  
Dillon, MT 59725  
(406) 683-7111*

## **PART FOUR: FEDERAL GOVERNMENT PROGRAMS**

### **U.S. SMALL BUSINESS ADMINISTRATION**

The U.S. Small Business Administration (SBA) offers companies direct and indirect technical assistance for various problems and needs. To be eligible for SBA assistance, companies must meet federal size and income standards.

#### **U.S. Small Business Administration Financing**

The Small Business Administration (SBA) provides loans and loan guarantees, technical assistance and individualized counseling to Montana's small business community. To be eligible for SBA assistance, companies must meet federal size and income standards.

Most SBA business "loans" are actually guarantees on loans made by private lenders. Though it does not limit the size of the loans it guarantees, SBA will only guarantee up to \$750,000 of any loan. Within those confines, SBA guarantees 90 percent on loans up to \$155,000 and 85 percent on loans over \$155,000. For these loans, the lender sets the interest rate (though SBA imposes some limits), and the term cannot exceed 25 years. Loans for working capital, however, seldom exceed seven years. Although borrowers may use loans for any worthwhile purpose, SBA generally prefers to guarantee loans for fixed assets.

In addition to its regular loans, SBA also offers a series of special loan programs targeted toward specific groups, individuals, and activities.

#### **Surety Bond Guarantee**

The Surety Bond Guarantee program allows SBA to guarantee up to 90 percent of the losses a qualified surety may incur in issuing bid, payment, or performance bonds on contracts valued up to \$1.25 million. The contract may be used for construction, supplies, or services. (SBA's Denver, Colorado, office administers this program.)

#### **SBA Physical Damage Disaster Loans**

When the President or the SBA Administrator declares a specific area to be a disaster area, affected homeowners, renters, and businesses may receive SBA Physical Damage Disaster Loans. Borrowers may use these loans to help repair or replace damaged or destroyed homes, personal property, and business.

#### **Contract Loan Program**

Through the Contract Loan program, established small businesses may receive short-term (under 18 months) loan guarantees from the SBA. Contractors and subcontractors in the construction, manufacturing, and service industries may then use these funds to finance the cost of labor and materials needed to perform specific contracts. SBA can guarantee as much as 85 percent of loans up to \$750,000 or 90 percent of loans up to \$155,000.

#### **Small Loan Program**

To help meet the growing need for "smaller loans," SBA developed the Small Loan program to guarantee up to 90 percent of loans for \$50,000 or less. Though these guarantees are particularly valuable to small service firms for offsetting real estate or equipment costs, other small businesses may apply for the program as well. As an added incentive for lenders, SBA will allow them to keep (or return to the borrower) half of SBA's 2-percent guarantee fee on these small loans.

Contact:

**Ron S. Zeiler**

*U.S. Small Business Administration  
Federal Office Building  
301 South Park, Drawer 10054  
Helena, MT 59626  
(406) 449-5381*

### Local Development Company Loans

Citizens groups wishing to improve their local economies may receive Local Development Company Loans under the SBA 502 program. Development companies may use the loans to assist specific small businesses in acquiring land, facilities, machinery, and equipment.

The SBA guarantees 90 percent on loans up to \$155,000 and 85 percent on loans over \$155,000, up to a guaranteed limit of \$750,000. Most SBA business "loans" are actually guarantees on loans made by private lenders.

### **Certified Development Company**

The Certified Development Company (504 Corporation) program helps communities by stimulating small business growth and expansion within a defined area of operation. Through this program, the SBA authorizes certified development companies to sell 100 percent SBA-guaranteed debentures to assist specific small businesses.

*Contact:*      **Ron S. Zeiler**  
                  *U.S. Small Business Administration*  
                  *(406) 449-5381*

### Service Corps of Retired Executives

Through its Service Corps of Retired Executives (SCORE), SBA draws on the experience and resources of past and present managers to assist the small business community. They help small business managers and owners solve their operating problems through individualized counseling.

*Contact:*      **Byron Roberts**  
                  *U.S. Small Business Administration*  
                  *Federal Office Building*  
                  *301 S Park, Drawer 10054*  
                  *Helena, MT 59626*  
                  *(406) 449-5381*

### Small Business Institute

Under the Small Business Institute (SBI) program, college seniors and graduate students at schools of business administration earn academic credit for providing small business owners and operators with on-site management counseling. Faculty advisors and SBA management-assistance experts guide students as they counsel their clients.

*Contact:*      **U.S. Small Business Administration**  
                  *(406) 449-5381*

### Purchasing and Procurement Assistance

United States Small Business Administration (SBA) procurement specialists counsel small businesses in preparing bids and obtaining prime government contracts and subcontracts. More specifically, procurement officers direct small businesses to government agencies that buy products and services supplied by small firms, help place their names on bidders lists, and assist them by explaining government specifications for proposed purchases.

The SBA also matches buyers to sellers, referring qualified small businesses to federal prime contractors and helping federal agencies and private contractors direct government subcontracts to small businesses. Moreover, the agency monitors federal agencies' contract awards to small firms. To be eligible for SBA assistance, companies must meet federal size and income standards.

*Contact:*      **Ron S. Zeiler**  
                  *U.S. Small Business Administration*  
                  *(406) 449-5381*

### International Trade Assistance

The U.S. Small Business Administration provides an export revolving line of credit under a loan guarantee program to assist businesses in exporting their products and services abroad. They also have an International Trade Loan program which offers assistance to eligible small businesses engaged in international trade for upgrading plants and equipment.

Contact: **Ron S. Zeiler**  
U.S. Small Business Administration  
(406) 449-5381

### OTHER FEDERAL GOVERNMENT PROGRAMS

#### Montana Rural Development Council

The Montana Rural Development Council (MT RDC) is a cooperative project of existing development organizations consisting of private for-profit and non-profit, and local, tribal, state and federal agencies. Part of a nationwide initiative involving 38 states, the Council 1) negotiates changes in federal/state policies and regulations that allow programs to work effectively; 2) brings different levels of government together with the private sector on projects requiring joint action; and 3) provides a forum for its partners to discover both roadblocks and opportunities for collaboration in order to devise appropriate responses.

Contact: **Gene Vuckovich, Executive Director**  
25 S. Ewing, Suite 404  
Helena, MT 59601  
(406) 449-4245

#### Rural Electrification Administration Loan and Grant Program

The Rural Electrification Administration (REA) provides loan and grant monies to REA borrowers (local Rural Electric Cooperatives [RECs]) for lending to projects promoting rural economic development and job creation. Local RECs may use the proceeds of these loans and grants to fund such diverse projects as business incubators, business expansion, industrial development parks, and new businesses. Under the program, rural electric cooperatives submit project proposals to the REA Administrator; REA then compares the competitive proposals based on such criteria as supplemental funds, job creation, sponsorship, location, and other economic and demographic factors. These loans and grants range in size from \$10,000 to \$100,000.

Contact: **Any local Rural Electric Cooperative or Jay Downen**  
U.S. Department of Agriculture  
P.O. Box 1306  
Great Falls, MT 59403  
(406) 661-8333

#### Bureau of Indian Affairs (BIA) Financial Assistance for Indian Economic Development Projects

Under the *Indian Financing Act*, Indian tribes and individuals may receive loans and grants to finance various economic development projects and business ventures. The Indian Revolving Loan Fund lends up to \$350,000 for economic enterprises that will contribute to an Indian reservation's economy. The Indian Loan Guarantee Fund provides Indian-owned businesses with loan guarantees of up to \$3,000,000 for tribes or organizations and \$500,000 for individuals. The Indian Business Development Grant program provides seed capital for profit-making businesses on or near federal Indian reservations; the maximum grant is \$100,000 for individuals and \$250,000 for tribes. The Indian Employment Assistance program provides direct payments to eligible Indians with vocational and employment opportunities.

Contact: **Deanna Comeau, Acting Credit Officer**  
Billings BIA Area Credit Office  
316 North 26th  
Billings, MT 59101  
(406) 657-6392

**Rural Development Administration**

The Rural Development Administration (RDA) has various programs available to aid in the development of rural America. RDA programs are divided into three categories: Water and Waste Disposal, Business and Industry, and Community Facilities. RDA programs were formerly operated by the Farmers Home Administration (FmHA).

**Contact:**

*Mitch Copp  
RDA/FmHA  
900 Technology Blvd., Suite B  
Bozeman, MT 59715  
(406)585-2580*

## Appendix

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### Certified Microbusiness Development Corporations (MBDCs) (Montana Department of Commerce)

#### *Human Resource Development*

##### *Council of Billings*

P.O. Box 2016  
Billings, MT 59103  
(406) 248-1477

##### *Capital Opportunities of Kalispell*

P.O. Box 8300  
Kalispell, MT 59904-8300  
(406) 752-6565

#### *Bear Paw Development Corporation of Northern Montana*

P.O. Box 1549  
Havre, MT 59501  
(406) 265-9226

##### *Capital Opportunities of Bozeman*

321 East Main Street, Suite 300  
Bozeman, MT 59715  
(406) 587-4486

#### *Montana Women's Economic Development Group*

(WEDGo)  
127 North Higgins  
Missoula, MT 59802  
(406) 543-3550

#### *Human Resource Development Council of Lewistown*

Centennial Plaza, Suite 203  
300 First Avenue North  
Lewistown, MT 59457  
(406) 538-7488

#### *Montana Women's Capital Fund*

P.O. Box 271  
Helena, MT 59624  
(406) 443-3144

#### *Headwaters' RC&D Area, Inc.*

305 West Mercury Street, Suite 211  
Butte, MT 59701  
(406) 782-7333

#### *Opportunities, Inc.*

P.O. Box 2289  
Great Falls, MT 59403  
(406) 761-0310

#### *Action for Eastern Montana*

111 West Bell  
Glendive, MT 59330  
(406) 365-3364

#### *PhillCo Economic Growth Council*

P.O. Box 1637  
Malta, MT 59538  
(406) 654-1776

#### *Statewide MBDC*

*Montana Women's Capital Fund*  
P.O. Box 271  
Helena, MT 59624  
(406) 443-3144

### Small Business Development Center (SBDC) Regional Service Centers (Montana Department of Commerce)

#### *Helena*

*SBDC Program Center*  
*Montana Department of Commerce*  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4780

#### *Havre*

*Havre SBDC*  
*Bear Paw Development Corporation*  
P.O. Box 1549  
Havre, MT 59501  
(406) 265-9226

***Billings***

*Billings SBDC*  
*Montana Tradeport Authority*  
*115 North Broadway, Second Floor*  
*Billings, MT 59101*  
*(406) 256-6875*

***Bozeman***

*Bozeman SBDC*  
*321 East Main, Suite 413*  
*Bozeman, MT 59715*  
*(406) 587-3113*

***Butte***

*Butte SBDC*  
*Rural Economic Development Incubator*  
*305 West Mercury, Suite 211*  
*Butte, MT 59701*  
*(406) 782-7333*

***Kalispell***

*Kalispell SBDC*  
*Flathead Valley Community College*  
*777 Grandview Drive*  
*Kalispell, MT 59901*  
*(406) 756-3833*

***Missoula***

*Missoula SBDC*  
*Missoula Business Incubator*  
*127 North Higgins, Third Floor*  
*Missoula, MT 59802*  
*(406) 728-9234*

***Sidney***

*Sidney SBDC*  
*Eastern Plains RC&D*  
*123 West Main*  
*Sidney, MT 59270*  
*(406) 482-5024*

***Job Service Offices****(Montana Department of Labor and Industry)****Anaconda***

*307 East Park*  
*Anaconda, MT 59711*  
*(406) 563-3444*

***Hamilton***

*333 Main Street*  
*Hamilton, MT 59840*  
*(406) 363-1822*

***Billings***

*624 North 24th Street*  
*Billings, MT 59101*  
*(406) 248-7371*

***Havre***

*416 First Street*  
*Havre, MT 59501*  
*(406) 265-5847*

***Bozeman***

*121 North Willson*  
*Bozeman, MT 59715*  
*(406) 586-5455*

***Helena***

*715 Front Street*  
*Helena, MT 59601*  
*(406) 449-6006*

***Butte***

*206 West Granite*  
*Butte, MT 59703*  
*(406) 782-0417*

***Kalispell***

*427 First Avenue East*  
*Kalispell, MT 59901*  
*(406) 752-5627*

***Cut Bank***

*20 South Central*  
*Cut Bank, MT 59427*  
*(406) 873-2191*

***Lewistown***

*300 First Avenue North*  
*Lewistown, MT 59457*  
*(406) 538-8701*

***Dillon***

*730 North Montana*  
*Dillon, MT 59725*  
*(406) 683-4259*

***Lincoln County***

*317 Mineral Avenue*  
*Libby, MT 59923*  
*(406) 293-6282*

*Glasgow*

238 Second Avenue South  
Glasgow, MT 59230  
(406) 228-9369

*Glendive*

211 South Kendrick  
Glendive, MT 59330  
(406) 365-3314

*Great Falls*

1018 7th Street South  
Great Falls, MT 59405  
(406) 761-1730

*Polson*

417 Main Street  
Polson, MT 59860  
(406) 883-5261

*Shelby*

402 First Street South  
Shelby, MT 59474  
(406) 434-5161

*Sidney*

120 South Central  
Sidney, MT 59270  
(406) 482-1204

*Livingston*

228 South Main  
Livingston, MT 59074  
(406) 222-0520

*Miles City*

12 North 10th Street  
Miles City, MT 59301  
(406) 232-1316

*Missoula*

539 South Third Street West  
Missoula, MT 59806  
(406) 728-7060

*Thompson Falls*

608 Main Street  
Thompson Falls, MT 59873  
(406) 827-3472

*Wolf Point*

217 3rd Avenue South  
Wolf Point, MT 59201  
(406) 653-1720

**Montana Capital Companies**

(Montana Department of Commerce)

*Conrad Stroebe*

Treasure State Capital Ltd Partnership  
P. O. Box 194  
Billings, MT 59103  
(406) 245-6102

*Jay Vogelsang*

Southwest Montana Development Corporation  
305 West Mercury  
Butte, MT 59701  
(406) 723-4349

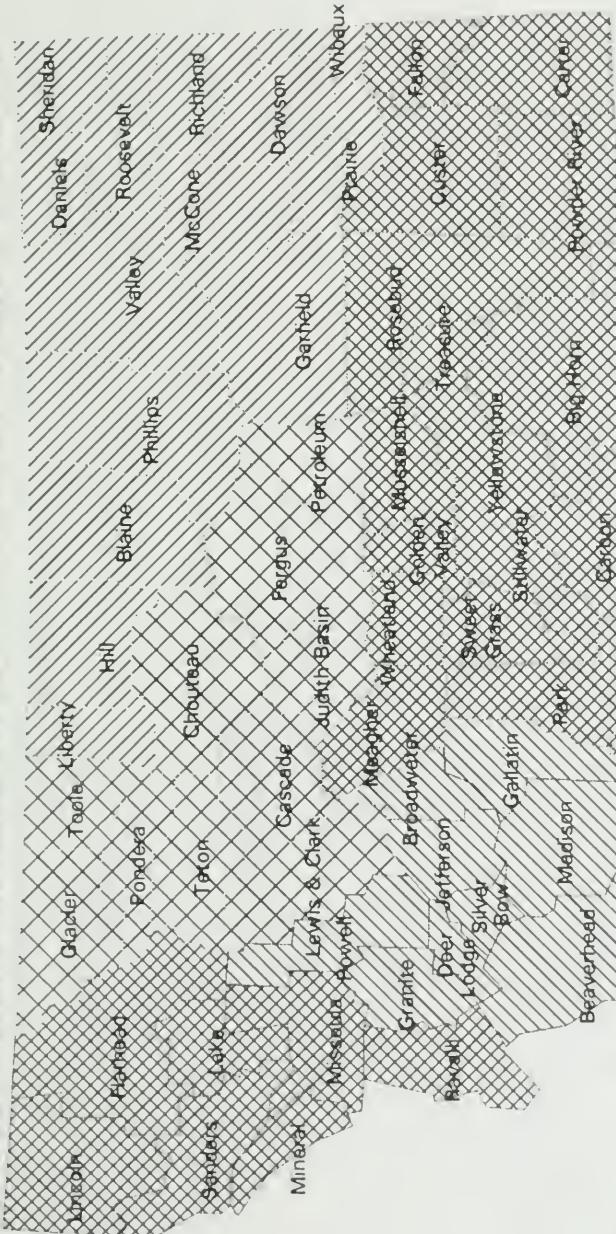
*Thomas Kenneally*

Big Sky Opportunities, Ltd.  
600 South Main Street  
Butte, MT 59701  
(406) 782-9121

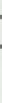
*Patrick Rice*

The Glacier Springs Company  
P. O. Box 2644  
Great Falls, MT 59403  
(406) 727-7500

## MONTANA REGIONAL DEVELOPMENT AREAS



(DEPARTMENT OF COMMERCE)

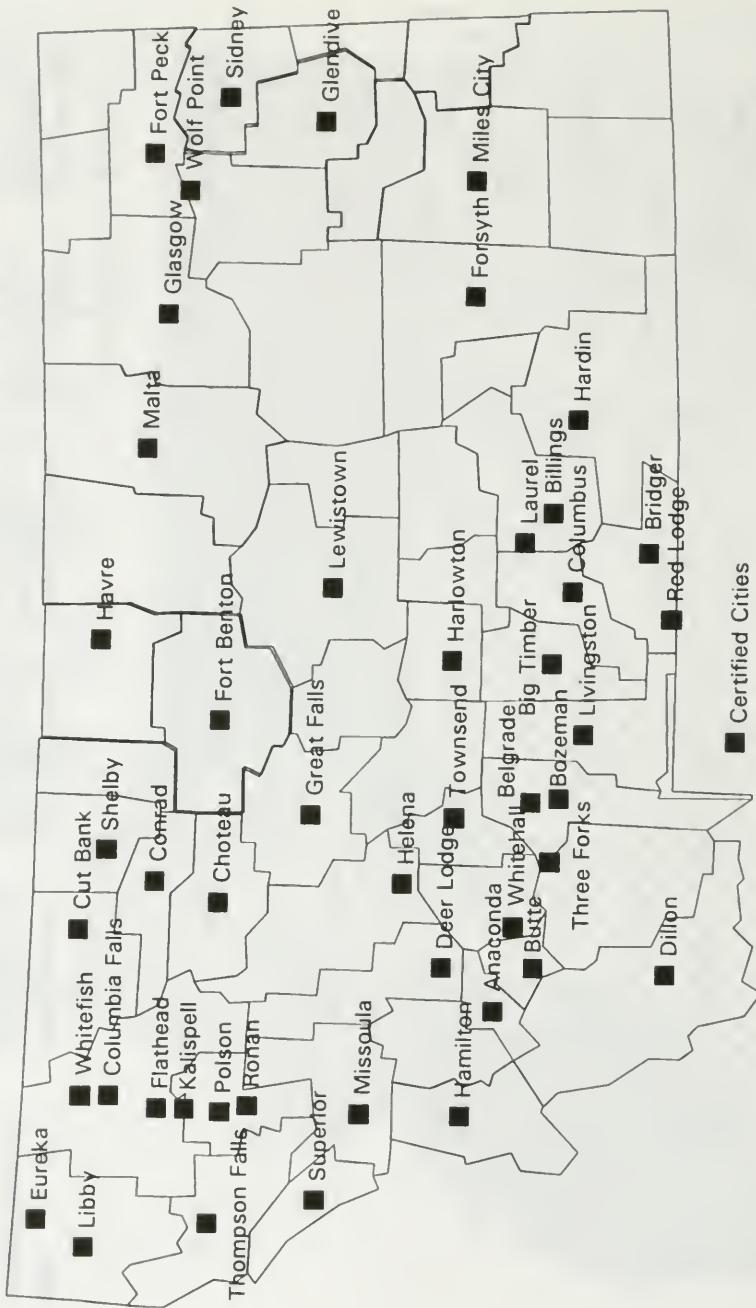
Jerry Tavegia 444-4378	Gary Morehouse 444-3146	Karen Howard 444-4358
		

Gary Faulkner  
444-2832        
Gary Mariegard  
444-4855      

RDO PHONE NUMBER

# Counties	Population	Urban Population	Rural Population	Land Area (Sq Mi)	Population Density
10	1,000,000	500,000	500,000	100	10,000

# MONTANA CERTIFIED CITIES



(DEPARTMENT OF COMMERCE)



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